

**Exhibit 22**  
**(Unsealed)**  
**(Previously Filed Under Seal as Dkt. 438)**

# Redacted

On Jan 8, 2016, at 1:09 PM, Mike Sawyer <MikeSawyer@fico.com> wrote:

Elie -



Thanks for the call this afternoon. As discussed, attached are Chubb's Blaze Advisor license agreement for your review. Chubb acquired its current Blaze Advisor license scope via 3 incremental purchases and I have attached all 3 documents in chronological order. The net result is that Chubb currently has a perpetual Enterprise Wide License for the Java and .NET versions of the platform for use in the territory of the US.

The acquisition of Chubb by ACE would trigger Section 10.8 (No Assignment clause) of the base license agreement. Therefore, we would like to start the discussions and process to ensure you remain in compliance with your license and have the license grants necessary to support the organization post transaction close.

Please let me know once you have reviewed the agreements and your suggested next steps.

Best regards,

Mike Sawyer

Client Partner, Insurance & Healthcare

FICO

Boston, MA

T 508 530 3116

C 617 401 1380

<mailto:mikesawyer@fico.com> mikesawyer@fico.com

www.fico.com

From: Mike Sawyer  
Sent: Friday, January 08, 2016 12:35 PM  
To: emerheb@chubb.com  
Subject: FICO Follow Up

Hi Elie -

Happy New Year! I am following up on the voicemail I left you before the holiday. Can you please let me know when you have availability next week for a discussion regarding Chubb's license for Blaze Advisor and the impacts of the pending ACE acquisition?

Thank you,

Mike Sawyer

Client Partner, Insurance & Healthcare

FICO

Boston, MA

T 508 530 3116

C 617 401 1380

mikesawyer@fico.com

www.fico.com

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